



November 19, 2004

To: Carolyn Beck  
USPTO, Art Unit 3626  
fax 703 746 8374  
11 pages including cover letter

Subject: Copy of response to office action mailed December 21, 2004 re application 10/743,201

Dear Examiner Beck,


Please disregard my earlier fax today. Some of the letters in the top line of some pages were cut off.

Attached please find a copy of the response to office action mailed to the USPTO on December 21, 2004 regarding application 10/743,201, "Method of Calculating Premium Payment to Cover the Risk Attributable to Insureds Surviving a Specified Period".

We appreciate your courtesy of scanning this into the system to expedite examination.

If you have any questions, please feel free to call me at 203 975 7678.

Regards,



Mark Nowotarski  
Reg. No. 47,828

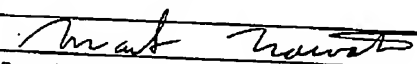
30 Glen Terrace, Stamford, CT 06906  
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mnowotarski@marketsandpatents.com

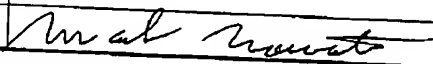
PTO/SB/21 (04-04)  
Approved for use through 07/31/2006. OMB 0651-0031  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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<b>TRANSMITTAL FORM</b> (to be used for all correspondence after initial filing)	Application Number	10/743201	
	Filing Date	Dec 22, 2003	
	First Named Inventor	Parankirinathan, Kiritharan	
	Art Unit	3626	
	Examiner Name	Carolyn Beck	
Total Number of Pages in This Submission	10	Attorney Docket Number	LPD092603USNP

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> After Allowance communication to Technology Center (TC)
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Petition	<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Terminal Disclaimer	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Certified Copy of Priority Document(s)	Remarks	
<input type="checkbox"/> Response to Missing Parts/Incomplete Application	reply post card	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Markets, Patents & Alliances LLC
Signature	
Date	December 23, 2004

CERTIFICATE OF TRANSMISSION/MAILING	
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.	
Typed or printed name	Mark Nowotarski
Signature	
Date	December 23, 2004

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

In you need assistance in completing the form, call 1-800-PTO-8199 and select option 2.

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Parankirinathan	
Application No.: 10/743201	Art Unit: 3626
Filed: 12/22/2003	Examiner: Carolyn Beck
Title: Method of Calculating Premium Payment to Cover the Risk Attributable to Insureds Surviving a Specified Period	
Attorney Docket No.: LPD092603USNP	
Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450	Date: Dec 21, 2004 Express Mail ER 800 751 647 US

RESPONSE UNDER 37 CFR 1.111

Dear Examiner:

In response to the Office Action of November 12, 2004, please amend this application as follows:

C:\mark2\LPD kiri\LPD092603USNP\Response Under 37 CFR 1 lpd092603USNP 12 21 04 as filed.doc  
Title: Method of Calculating Premium Payment to Cover the Risk Attributable to Insureds Surviving a Specified Period.  
Agent: Mark Nowotarski, Reg. No. 47,828  
Docket: LPD022603USNP